

EXHIBIT “A”

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ATTORNEYS AT LAW

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PEDRO ARVELO
1372 SHAKESPEARE AVE APT 3H
BRONX NY 10452-1835

Our Client:	SEARS
Current Creditor:	LR CREDIT 10, LLC
Our File #	6537
Balance due as of today	\$3,181.25

January 26, 2012

Dear PEDRO ARVELO

This firm has been retained to collect the above-referenced debt. If you wish to make payment arrangements, please mail your payment to the address above or contact us.

Unless, within thirty (30) days after your receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid.

If, within thirty days of your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment.

We are notifying you that this debt and/or judgment was assigned from LR CREDIT 10, LLC to our client, Virgo Capital, LLC, who is the current creditor and successor thereto. The original creditor on this matter is SEARS. Your file number with our office is 6537. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to make payment, our Client may consider additional remedies to recover the balance due. Thank you for your attention to this matter.

This firm is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Very Truly Yours,

Todd E. Houslanger, Esq.
Houslanger & Associates, PLLC